

PATENT APPLICATION
Docket No.: 13660.17

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	
	Steven B. Smith
Serial No.:	09/870,142
Filing Date:	May 30, 2001
Title:	METHOD AND SYSTEM OF MANAGING SPENDING THROUGH ACCOUNT ALLOCATION
Examining Attorney:	Clifford B. Madamba
	Art Unit 3692
	Conf. No. 4558

AMENDMENT AND RESPONSE

Mail Stop Amendment
Honorable Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This correspondence is responsive to the Office Action mailed November 26, 2008 for the above-referenced matter. Please amend the patent application as follows:

An **Applicant Summary of Interview with the Examiner** begins on page 2 of this document.

Amendments to the claims begin on page 3 of this document.

Remarks begin on page 9 of this document.